

“(C) All commissions and fees charged by the financial institution or money transmitting business in connection with such transaction.

“(D) The exact amount of foreign currency to be received by the recipient in the foreign country, which shall be disclosed to the consumer before the transaction is consummated and printed on the receipt referred to in paragraph (3).

“(2) PROMINENT DISCLOSURE INSIDE AND OUTSIDE THE PLACE OF BUSINESS WHERE AN INTERNATIONAL MONEY TRANSFER IS INITIATED.—The information required to be disclosed under subparagraphs (A), (B) and (C) of paragraph (1) shall be prominently displayed on the premises of the financial institution or money transmitting business both at the interior location to which the public is admitted for purposes of initiating an international money transfer and on the exterior of any such premises.

“(3) PROMINENT DISCLOSURE IN ALL RECEIPTS AND FORMS USED IN THE PLACE OF BUSINESS WHERE AN INTERNATIONAL MONEY TRANSFER IS INITIATED.—The information required to be disclosed under paragraph (1) shall be prominently displayed on all forms and receipts used by the financial institution or money transmitting business when initiating an international money transfer in such premises.

“(c) ADVERTISEMENTS IN PRINT, BROADCAST, AND ELECTRONIC MEDIA AND OUTDOOR ADVERTISING.—The information required to be disclosed under subparagraphs (A) and (C) of subsection (b)(1) shall be included—

“(1) in any advertisement, announcements, or solicitation which is mailed by the financial institution or money transmitting business and pertains to international money transfer; or

“(2) in any print, broadcast, or electronic medium or outdoor advertising display not on the premises of the financial institution or money transmitting business and pertaining to international money transfer.

“(d) DISCLOSURES IN LANGUAGES OTHER THAN ENGLISH.—The disclosures required under this section shall be in English and in the same language as that principally used by the financial institution or money transmitting business, or any of its agents, to advertise, solicit, or negotiate, either orally or in writing, at that office if other than English.”

(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall take effect at the end of the 3-month period beginning on the date of the enactment of this Act.

TRIBUTE TO SAINT PATRICK'S PARISH IN SAN FRANCISCO, CA

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. LANTOS. Mr. Speaker, I invite my colleagues to join today to pay tribute to a Saint Patrick's Parish in San Francisco, California, which is celebrating its 150th Anniversary. From its humble beginnings the Parish has blossomed into a San Francisco institution that has weathered wars, troubled times, and the occasional earthquake. Despite those hardships, for the last 150 years Saint Patrick's Parish has remained a structure of faith for its parishioners.

Shortly after Fr. John Maginnis celebrated the first mass in a rented hall on June 9,

1851, a temporary Church was constructed, and Saint Patrick's had established a foot hold in San Francisco. During this time, California was experiencing the Gold Rush, which brought the proliferation of industry and commerce to the area, and resulted in the population of San Francisco growing rapidly. The Parish responded to this expansion by purchasing a lot on Mission Street, between Third and Fourth Streets and started construction of a magnificent new Church. After two years, construction was completed, and the new Church was dedicated on March 17, 1872 at which time the Catholic population of the parish was estimated at 30,000 parishioners.

Having overseen the construction of the Church, Fr. Maginnis now set his sights on new projects, and soon founded both the St. Vincent School for Girls and the St. Patrick's School for Boys. Both schools were taught by the Daughters of Charity from Emmitsburg, Maryland, and served the Parish until 1964. After the schools closed, the site was later transformed into the Alexis Apartments for the elderly.

Mr. Speaker, for the first fifty-four years after its founding, Saint Patrick's Parish knew only one pastor, Father John Maginnis. Fr. Maginnis was succeeded by the Reverend Monsignor John Rogers in 1905. Shortly thereafter, the San Francisco earthquake and fire of 1906 struck, and the Church was reduced to rubble. This catastrophe of biblical proportions was met head on by Msgr. Rogers and the parishioners of St. Patrick's. After establishing a men's shelter named Tir-na-Nog, which is Gaelic for Land of Youth, Msgr. Rogers began the reconstruction of the Church. The reconstruction was completed and the Church was rededicated in 1914. An impressive brick structure, Saint Patrick's Church still stands majestic as a living memorial to the undaunted faith and endurance of people who gave of themselves in times of personal hardship to build this institution.

Mr. Speaker, for the last century and a half years Saint Patrick's Parish has provided for the spiritual needs of the community, as well as run programs to aid the elderly, youth, and the marginalized. I ask all my colleagues to join me in honoring Saint Patrick's Parish in marking their sesquicentennial.

TRIBUTE TO DAVE MCELHATTON

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. LANTOS. Mr. Speaker, I invite my colleagues to join me today in paying tribute to a most beloved and enduring San Francisco Bay Area icon—Dave McElhatton of KPIX Channel 5 television and KCBS radio. His distinguished 50-year career in broadcast journalism is being celebrated at an extraordinary tribute dinner at the Palace Hotel in San Francisco on April 21, 2001, for the benefit of his alma mater, San Francisco State University.

David McElhatton, who was born and raised in Oakland, California, enrolled at San Francisco on the G.I. bill in 1948, following service in the U.S. Army. Only two weeks after grad-

uating with a degree in Broadcast & Electronic Communication Arts, Dave was employed at KCBS radio. He quickly became a prominent radio personality in the Bay Area. His first introduction to Bay Area radio listeners was as the host of KCBS's "Music 'Til Dawn" and "Masters of Melody"—the last live network music program to originate from San Francisco. He hosted the Bay Area's first call-in talk show, "Viewpoint" and the last local audience-participation radio program, "McElhatton in the Morning." As KCBS' morning anchor for a quarter century, Dave became one of the Bay Area's best known and best regarded radio personalities, and he was instrumental in developing the KCBS News/Radio format.

For the second quarter century of his career in broadcast journalism, Dave McElhatton was at the helm of Channel 5 Eyewitness News, where his credibility and affability made it easy for him to move seamlessly from radio to television. His superior journalistic skills and his excellent delivery led to a distinguished television news career marked by a multitude of journalistic awards and a multitude of faithful viewers.

Dave McElhatton is the recipient of the rarely-bestowed "Governor's Award" from the Board of Governors of the Northern California Emmy Awards, which is given in recognition of truly outstanding and unique individual achievements of long duration. He has also received numerous awards from the Associated Press, United Press International, the Press Club of San Francisco, the Peninsula Press Club, the Northern California Television and Radio News Directors Association, the 19th Annual Radio Fellow Award of the University of San Francisco, the James J. Strebing Memorial Award, a Special Award for Excellence from the American Society of Anesthesiologists, and the highest honor of the Aviation Writers' Association. In 1997, Dave McElhatton was inducted into the San Francisco State University Hall of Fame. For many years, Dave taught broadcasting at his alma mater, San Francisco State University, where I was a professor of economics for three decades.

Since retiring from broadcasting, Mr. McElhatton continues to contribute to our community by serving as master of ceremonies and keynote speaker at fund-raising events for Bay Area non-profit and charitable organizations. He also can be seen in California's skies, where he enjoys piloting his own plane.

Mr. Speaker, I urge my colleagues to join me today in paying tribute to Dave McElhatton for a distinguished 50-year career in journalism. We wish Dave and his wife, Karen, a retirement replete with richly deserved good health and happiness.

HONORING KELVIN TORBERT

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. KILDEE. Mr. Speaker, I rise today to congratulate and acknowledge the accomplishments of Kelvin Torbert, a senior at Flint Northwestern High School. Kelvin was chosen

out of more than 542,000 high school boys basketball players to be named the 2001 Gatorade National High School Basketball Player of the Year. This is one of the highest awards conferred upon a high school student athlete. In addition to both academic and athletic excellence, recipients must also maintain high moral character. Kelvin is an outstanding young man who personifies the criteria, and I am proud to be honoring him here today.

Kelvin has a strong sense of teamwork and can play any position on the court. His remarkable athletic skills have made him the highest scorer in Northwestern's history, with a record 1,978 points. As a four year starter on the varsity team, he has been the recipient of numerous honors and awards including McDonalds All-American, Parade Magazine All-American, three time 1st team All-State player, and most recently, the Mr. Basketball award, given to the state's best player by the Basketball Coaches Association of Michigan.

Not only is Kelvin an exceptional athlete, but he has also maintained 3.1 GPA. He is an active member of student government, demonstrating positive leadership qualities in his school extending well into the Flint community. Successfully balancing academics with athletics, he will be an asset to the student body at Michigan State University next fall. He is an outstanding example of the teamwork and high moral character stressed in Flint public schools.

Constantly maintaining high standards for himself, Kelvin has become a role model for younger students, working with young people at the local Boys and Girls Club and at summer basketball camp. He teaches them the importance of teamwork and dedication on the court and its implications throughout life.

Mr. Speaker, I am happy to honor an exemplary individual like Kelvin Torbert, and the contributions he has made to his team. He is an example of what can be accomplished by encouragement and reinforcement of a student's talents, and belief in his or her ability to excel.

THE HERO OF CHESTNUT HILL

HON. BARNEY FRANK

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. FRANK. Mr. Speaker, on April 17, one of the leading educational institutions in America, Boston College, will honor Dr. Francis B. Campanella as he prepares to retire this year from his job as Executive Vice President. Dr. Campanella has been an extraordinary asset not just to Boston College, but to the Greater Boston community, and to higher education in America through his extraordinarily creative and diligent work at Boston College. Last September, David Warsh appropriately described Dr. Campanella's work in an excellent article in the Boston Globe. I am delighted to have this chance to join in honoring this very distinguished educational leader on the occasion of his well earned second retirement, and I ask that Mr. Warsh's column about him be printed here as an example of what commitment at its best means to our broader community.

EXTENSIONS OF REMARKS

[From the Boston Globe, Sept. 12, 2000]

THE HERO OF CHESTNUT HILL

(By David Warsh)

Anyone strolling across the densely built and sparkling campus of Boston College would find it hard to believe that there was a time when the school was nearly bankrupt.

Yet in the early 1970s, Boston College came very close to failing. The school had run major deficits for five years in a row. Its net worth was negative. Its endowment was a paltry \$5 million.

BC had a sympathetic banker in Waltham, Giles Mosher. But only by temporarily dipping into the pension fund for Jesuit professors was the administration able to keep doors open from year to year. In a memorable report, economist Edward Kane warned the faculty that BC soon might find that its (then) spacious campus had become the University of Massachusetts at Chestnut Hill.

It was about that time that the trustees hired Donald Monan, S.J. Within a year Monan persuaded professor Frank B. Campanella to leave the faculty where he had been teaching finance and take over the school's internal management instead. The rest is history.

Boston College took off like a rocket and the University of Massachusetts built its new campus at Columbia Point.

Last week Campanella, 64, said he would return to teaching at the end of the current academic year. That \$5 million endowment has grown to \$1.1 billion, the 35th largest in the country. (In contrast, Boston University says the market value of its endowment currently is about \$980 million.)

Faculty salaries, which in 1973 had been at the 50th percentile of category I institutions, are in the 90th percentile. Undergraduate applications, which had totaled 8,400, last year were 21,000 for 2,100 places—making BC the fifth most heavily applied-to university in the country.

And on the 1991 list of BC's top 12 application overlaps—meaning those schools to which a prospective BC student also had applied—the names of Fairfield University, Providence University, and UMass had been elbowed off by 1997 by Harvard, Penn, and Brown.

Campanella was a logical, if not an obvious choice for executive vice president. He had been raised in Jamaica Plain, then graduated from Boston College High School in 1954. After earning an engineering degree at Rensselaer Polytechnic Institute and serving three years as a Marine Corps lieutenant he worked for five years in the construction industry.

Low margins and chronic uncertainty led him to retol as a finance professor, beginning as a night school MBA at Babson College, then as a doctor of business administration at Harvard Business School. (He tested Harry Markowitz's portfolio theory for his dissertation; Rober Glauber was his supervisor.) He had been teaching for three years when Monan took him by the arm in 1973. He had the confidence of the faculty.

Campanella's strategy from the first was to run a surplus. He established a depreciation account—a standard business practice but among the first in the nation at a university—which freed up cash for investment. Then he set out to build the college's balance sheet.

He borrowed as much money as possible, taking advantage of the bargain rates available to tax-exempt institutions. He used it for bricks and mortar, budgeting debt service as an expense. With the physical plant growing, he lobbied the faculty to increase enroll-

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ment, and plowed the growing surpluses into endowment. He invested aggressively as well.

Then came "enrollment management," a set of yield management practices more or less invented in education at BC. The offices of admissions and financial aid were combined, making it possible to purposefully compete with other institutions on price. BC's applications pool broadened to include Texas, California, the Midwest. Retention became part of the picture as well.

Campanella gradually attracted national attention.

Campanella retired for the first time in 1991. It didn't take. In 1994, the trustees asked him to come back. He stayed long enough to get new BC president William Leahy, S.J. settled in his job. "He's a man who understood the world of higher education, the world of business too," Leahy said. "He'll be a very difficult man to replace."

A TRIBUTE TO CARMELA C. RODRIGUEZ

HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. TOWNS. Mr. Speaker, I rise today to honor Carmela C. Rodriguez of Brooklyn, New York. Ms. Rodriguez is a deeply religious person who has dedicated herself to serving her church, her community and her native culture.

Ms. Rodriguez was born and raised in Panama City, Panama. She migrated to the United States in 1963. Nevertheless, she remains proud of her Panamanian roots. She has expressed this pride through service. She is the President of the Day of Independence Committee of Panamanians in New York and she organized the first Panamanian Independence Day Parade.

Ms. Rodriguez is also committed to her religion and her community. She is a Eucharistic Minister of Service at Our Lady of Charity Church; she is the First African American woman to be inducted as a Franciscan Friar in the Immaculate Conception Province, and she is the Grand Lady of the Knights of Peter Claver Ladies Auxiliary. In addition, she serves her community by conducting AIDS education workshops and donating food as well as clothing for needy children.

Mr. Speaker, Ms. Carmela C. Rodriguez is a woman of deep conviction whose religious and community involvement illustrate that she does not believe it is enough simply to live in a community, but rather one must serve that community as well. As such, she is more than worthy of receiving our recognition today, and I hope that all of my colleagues will join me in honoring this truly remarkable woman.

MAKE SUBPART F LAW PERMANENT

HON. JIM MCCRERY

OF LOUISIANA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mr. MCCRERY. Mr. Speaker, today I am pleased to introduce a bill on behalf of myself,